

<b>Information to identify the case:</b>					
Debtor 1	<b>Christiaan Daniel Devere Jay</b>			Social Security number or ITIN	<b>xxx-xx-1807</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of Utah</b>					
Case number: <b>19-20439 KRA</b>		Chapter 13		Petition date: 1/24/19	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christiaan Daniel Devere Jay

12/20/21

**By the court:** Kevin R. Anderson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christiaan Daniel Devere Jay  
Debtor

Case No. 19-20439-KRA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Dec 20, 2021

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2021:

Recip ID	Recipient Name and Address
db	+ Christiaan Daniel Devere Jay, 5475 South 3350 West, Taylorsville, UT 84129-7851
11207077	Attorney General for United States, 950 Pennsylvania Avenue, NW, Room 4400, Washington, DC 20530-0001
11207078	+ Bus&prof Col, 816 S Center St, Reno, NV 89501-2306
11207081	Edwin B. Parry, PO Box 25727, Salt Lake City, UT 84125-0727
11207082	+ Elko Sanitation, 355 W Silver St, Elko, NV 89801-3609
11207085	+ JDB Utah Finance/CNAC, 3638 S State St, Salt Lake City, UT 84115-4753
11207086	+ Kaylyn Helms, 1431 East 3000 South, Salt Lake City, UT 84106-3444
11207089	+ Questar Gas, PO Box 45360, Salt Lake City, UT 84145-0360
11215417	+ Questar Gas Company/dba Dominion Energy of Utah, Bankruptcy DNR 132, 1140 West 200 South, P.O. Box 3194, Salt Lake City, UT 84110-3194 Nina (801)324-3881 Sherrie 84110-3194
11207095	+ Waypoint Resource Grou, Po Box 8588, Round Rock, TX 78683-8588

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
11207075	+ Email/Text: e-bankruptcy@americafirst.com	Dec 20 2021 23:11:00	America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
11207079	+ Email/Text: Bk@c2cfsi.com	Dec 20 2021 23:11:00	Coast To Coast Financial, 101 Hodencamp Rd, Thousand Oaks, CA 91360-5831
11207080	EDI: COMCASTCBLCENT	Dec 21 2021 04:08:00	Comcast, P.O. Box 34744, Seattle, WA 98124-1744
11207083	+ Email/Text: bankruptcy@expressrecovery.com	Dec 20 2021 23:11:00	Express Recovery Svcs, Po Box 26415, Salt Lake City, UT 84126-0415
11207084	EDI: IRS.COM	Dec 21 2021 04:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
11207087	+ Email/Text: _DLBankruptcyDept@nvenergy.com	Dec 20 2021 23:11:00	Nevada Energy, 6226 W Sahara Ave, Las Vegas, NV 89146-3060
11207090	Email/Text: bankruptcynotifications@pacificorp.com	Dec 20 2021 23:11:00	Rocky Mountain Power, 201 South Main St., Suite 2300, Salt Lake City, UT 84111
11207088	Email/Text: ecfbankruptcy@progleasing.com	Dec 20 2021 23:11:00	Progressive Leasing, 11629 700 E #250, Draper, UT 84020
11207091	+ Email/Text: bknotices@lac77.com	Dec 20 2021 23:11:00	Titanium Funds Llc, 1265 S State St, Clearfield, UT 84015-1602
11207092	+ Email/Text: bknotices@lac77.com	Dec 20 2021 23:11:00	Titaniumfund, 1265 S State St, Clearfield, UT 84015-1602
11207093	+ Email/Text: collections@healthcare.utah.edu	Dec 20 2021 23:11:00	University of Utah Health Care, PO Box 30465, Salt Lake City, UT 84130-0465

District/off: 1088-2

User: admin

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Date Rcvd: Dec 20, 2021

Form ID: 3180W

Total Noticed: 22

11207094

EDI: UTAHTAXCOMM.COM

Dec 21 2021 04:08:00

Utah State Tax Commission, Attn: Bankruptcy  
Unit, 210 North 1950 West, Salt Lake City, UT  
84134-3340

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
11207076	##+	App Fin, 3803 S. Redwood Rd, West Valley, UT 84119-4707

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2021 at the address(es) listed below:

Name	Email Address
Brian S. Wurtz	on behalf of Debtor Christiaan Daniel Devere Jay brian@beehivelaw.com ecfbeevelegal@gmail.com;sally@beehivelaw.com;bryan@beehivelaw.com;wurtzbr72417@notify.bestcase.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3